

MEETING OF CREDITORS

In re:

MYRA I TRUJILLO MUNIZ

Case No. 13-03883-BKT

Chapter 13

Attorney Name: JACQUELINE HERNANDEZ SANTIAGO*

I. Appearances			Date & Time: 6/14/2013 9:50:00AM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> R <input type="checkbox"/> NR <input type="checkbox"/> LV:
Joint Debtor	<input type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
<input type="checkbox"/> Prose <input type="checkbox"/> Appearing:			<input type="checkbox"/> none
II. Oath Administered			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			

III. Plan

Date: 05/13/2013 Base: \$19,500.00 Payments 0 made out of due.

Confirmation Hearing Date: 7/12/2013 2:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$3,000.00 - \$100.00 = \$2,900.00

IV. Status of Meeting

 Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date: 7/11/2013 2:30:00PM

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	
<input type="checkbox"/> Unfair discrimination	<input checked="" type="checkbox"/> Tax returns missing
<input type="checkbox"/> Fails disposable income	<input checked="" type="checkbox"/> State - years 09-12
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	<input type="checkbox"/> Federal - years

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

Objection to Confirmation
 Oral objection by creditor

Tax returns: Missing (ALL)

Debtor's counsel states that she left her file in her office. The presiding officer could not verify the wet signature in the petition. Debtor testified under oath that she signed her voluntary petition. Counsel to provide at Trustee's office original of voluntary petition.

Debtor to clarify her first name spelled as "Myra" on voluntary petition and "BNC", but as "Mayra " on CCC.

Payroll deductions for "Embargo Terceria Hacienda" & "Deudas contra Hacienda" are included in schedule I. Debtor no longer has these deductions. Furthermore, debtor is already disclosing at schedule "I" deductions for taxes, however, in addition to these deductions she is also listing a payment for taxes included at schedule "J" in the amount of 610.00 monthly (that is 7320.00 monthly). If we take the deductions listed above they add 400.00 (as per sch I) plus the 610.00 in sch J, this adds up to 1010.00 monthly for taxes. This matter has to be clarified since sch I is contemplating deductions that are no longer being made. As per a cursory review, it might be that debtor has additional disposable income not committed to the plans funding.

Given that debtor's counsel at this time does not have her file with her, and given that the above stated issue need to be clarified. I hereby continue the meeting of creditors to the above said date.

Notwithstanding, the presiding makes the following observations to be discussed in the next meeting of creditors:

Specify make for vehicle listed at schedule "B"

-To clarify lunch expenses for \$250.00 mo.

-As per voluntary petition, debtor resides at Parque Escorial, however d1 exemption was claimed over ppty. at Barrazas, Carolina. Debtor does not reside this property, however she states that her mother, which, she testifies that depends on a 60% of her is the person living the property

Clarify since no mailing address was included in voluntary petition.

- Provide evidence of donation deed. Real property was donated to debtor by mother.

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Provide:

-Maturity date of retirement loans.

The following party(ies) object(s) confirmation:

s/Pedro R Medina

Date: 06/14/2013

Trustee/Presiding Officer

(Rev. 05/13)